Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 1 of 6 Model Plan 11/22/2013 Work Page 1 of 6 Trustee: Marshall Stearns Vaughn UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

) Case No. ____ B _____

)	
	Debtors.) Modifie	d Chapter 13 Plan, dated
	in this box indicates that the plan contains special provisions deviating from the model plan adopted	-	
Section A	1. As stated in the debtor's Schedule I and J, (a) the	e number of pe	rsons in the debtor's household is
Budget items	(b) their ages are; (c) tota total monthly household expenses are \$	l household mo _, leaving \$	nthly income is \$: and (d)available monthly for plan pay-
	2. The debtor's Schedule J includes \$ debtor made substantially similar contributions for	_for charitable months	contributions; the debtor represents that the sprior to filing this case.
Section B General items	1. The debtor assumes only the unexpired leases other unexpired leases and executory contracts are of the date of plan confirmation.	•	•
ticints.	2. Claims secured by a mortgage on real property tion E of this plan, shall be treated as follows:	of the debtor, s	et out in Section C or in Paragraph 2 of Sec-
	(a) <i>Prepetition defaults</i> . If the debtor pays the cure timely making all required postpetition payments, terms, extinguishing any right of the mortgagee to ing of the petition.	the mortgage v	vill be reinstated according to its original
	(b) Costs of collection. Costs of collection, include of this bankruptcy case and before the final payme E may be added to that cure amount pursuant to o	ent of the cure a	amount specified in Paragraph 5 of Section
	3. The holder of any claim secured by a lien on p tion C or in Paragraph 2 of Section E, shall retain debt determined under nonbankruptcy law, or (b) shall terminate and be released by the creditor.	the lien until	the earlier of (a) payment of the underlying
	4. The debtor shall retain records, including all red	ceipts, of all cha	aritable donations listed in Schedule J.
Section C	☐ The debtor will make no direct payments to cre	ditors holding J	prepetition claims. /or/
Direct payment of claims by debtor	☐ The debtor will make current monthly payment creased as necessary to reflect changes in variable similar matters-directly to the following creditors property:	interest rates,	escrow requirements, collection costs, or
			_, monthly payment, \$; _, monthly payment, \$
	If this box is □ checked, additional direct mortgag		

In re:

Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 2 of 6

Payments by debtor to the trustee; plan term and comple- tion	1. Initial plan term. The debtor will pay to the trustee \$monthly formonths [and \$monthly for an additionalmonths], for total payments, during the initial plan term, of \$ [Enter this amount on Line 1 of Section H.] 2. Adjustments to initial term. If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments.		
	3. Plan completion. □ The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/ □ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.		
Section E	The trustee shall disburse payments received from the debtor under this plan as follows:		
Disburse- ments by the	1. Trustee's fees. Payable monthly, as authorized; estimated at		
trustee			
	(a) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$		
	These payments, over the term of the plan, are estimated to total \$		
	(b) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$		
	If this box \square is checked, additional current mortgage payments are listed on the overflow page. The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ [Enter this amount on Line 2b of Section H.]		
	3.1. Other claims secured by value in collateral. All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at the annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor):		
	(a) Creditor: Collateral:		
	Amount of secured claim: \$ APR% Fixed monthly payment: \$;		
	Total estimated payments, including interest, on the claim: \$ Check if non-PMSI		
	(b) Creditor: Collateral: Amount of secured claim: \$ APR% Fixed monthly payment: \$; Total estimated payments, including interest, on the claim: \$ □ Check if non-PMSI		

Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 3 of 6

claims in the debtor's no value, must be sollateral that either be made on these hey will be paid as verflow page. e total claim of Section H.] except that the ler, entered on shall be y the mortgagee		
verflow page. e total claim of Section H.] except that the ler, entered on shall be		
verflow page. e total claim of Section H.] except that the ler, entered on shall be		
verflow page. e total claim of Section H.] except that the ler, entered on shall be		
verflow page. e total claim of Section H.] except that the ler, entered on shall be		
e total claim of Section H.] except that the ler, entered on shall be		
except that the ler, entered on shall be		
ler, entered on shall be		
gage arrears,		
·,		
gage arrears,		
erflow page. is estimated		
6. Allowed priority claims other than those of the debtor's attorney. Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$		
n-priority unsecured to this special class is for the special		

Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 4 of 6

Section F	8. General unsecured claims (GUCs). All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, □ in full, /or / □ to the extent possible from the payments set out in Section D, but not less than % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority. 9. Interest. □ Interest shall not be paid on unsecured claims /or / □ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of %. [Complete Line 4d of Section H to reflect interest payable.] The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with		
Priority	claims in a given level of priority reduced proportionately in the event of trustee's fee; (2) current mortgage payments; (3) secured claims listed in ity claims of the debtor's attorney; (5) mortgage arrears; (6) priority claim attorney; (7) specially classified non-priority unsecured claims; and (8) g	Section E, Paragra ns other than those general unsecured c	of the debtor's claims.
Section G Special terms	Notwithstanding anything to the contrary set forth above, this Plan shall the box following the signatures. The provisions will not be effective un preceding Section A.		
Section H Summary of payments to and from the trustee	 (1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) (2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims): (a) Trustee's Fees (b) Current mortgage payments (c) Payments of other allowed secured claims (d) Priority payments to debtor's attorney (e) Payments of mortgage arrears (f) Payments of non-attorney priority claims (g) Payments of specially classified unsecured claims (h) Total [add Lines 2a through 2g] (3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] (4) Estimated payments required after initial plan term: (a) Estimated total GUCs, including unsecured deficiency claims under § 506(a) (b) Minimum GUC payment percentage (c) Estimated minimum GUC payment [multiply line 4a by line 4b] (d) Estimated interest payments on unsecured claims (e) Total of GUC and interest payments [add Lines 4c and 4d] (f) Payments available during initial term [enter Line 3] (g) Additional payments required [subtract Line 4f from line 4e] 	\$	\$ \$ \$

Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 5 of 6

	 (5) Additional payments available: (a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee (b) Months in maximum plan term after initial term (c) Payments available [multiply line 5a by line 5b] 	 \$	
Section I Payroll Control	A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.		
Signatures	Debtor(s) [Sign only if not represented by an attorney]		
		Date	
	Debtor's Attorney/s/	Date	
Attorney Information (name, address, telephone, etc.)			
Special Terms [as provided in Section G]			

Case 16-27118 Doc 18 Filed 10/12/16 Entered 10/12/16 09:57:21 Desc Main Document Page 6 of 6

Overflow Page [Attach only if necessary]

Section C	Creditor:, monthly payment, \$;			
Direct	Creditor:, monthly payment, \$			
payment of claims	T CLEOTION THOUTHOUT AND THE TOTAL OF THE TO			
by debtor				
Section E	2. Current mortgage payments.			
Dishaara	(c) To creditor, monthly payments of \$			
Disburse- ments by	I nese payments, over the term of the plan, are estimated to total \$			
the	These payments over the term of the plan are estimated to total \$			
truste	(e) To creditor , monthly payments of \$			
	(c) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ (d) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ (e) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$			
	3.1 Other claims secured by value in collateral. (c) Creditor: Collateral:			
	Amount of secured claim: \$ APR % Fixed monthly payment: \$;			
	Total estimated payments, including interest, on the claim: \$ \(\subseteq \text{Check if non-PMSI} \)			
	(d) Creditor: Collateral: Amount of secured claim: \$ APR % □ Fixed monthly payment: \$;			
	Amount of secured claim: \$APR% Fixed monthly payment: \$;			
	Total estimated payments, including interest, on the claim: \$ □ Check if non-PMSI			
	(e) Creditor: Collateral:			
	Amount of secured claim: \$APR% □ Fixed monthly payment: \$;			
	Total estimated payments, including interest, on the claim: \$ □ Check if non-PMSI (f) Creditor: Collateral:			
	Amount of secured claim: \$APR% Fixed monthly payment: \$;			
	Total estimated payments, including interest, on the claim: \$ □ Check if non-PMSI			
	3.2 Other secured claims treated as unsecured.			
	(c) Creditor: Collateral:			
	(d) Creditor: Collateral:			
	(e) Creditor: Collateral:			
	(f) Creditor: Collateral:			
	5. Mortgage arrears. (c) To creditor			
	(c) To creditor			
	□ without interest /or/ □ with interest at an annual percentage rate of%.			
	These arrearage payments, over the term of the plan, are estimated to total \$			
	(d) To creditor			
	arrears of \$, payable monthly from available funds, pro rata with other mortgage arrears,			
	These arrearage payments, over the term of the plan, are estimated to total \$			
	(e) To creditor			
	(e) To creditor			
	1 6			
	These arrearage payments, over the term of the plan, are estimated to total \$			